

FIGURE 1

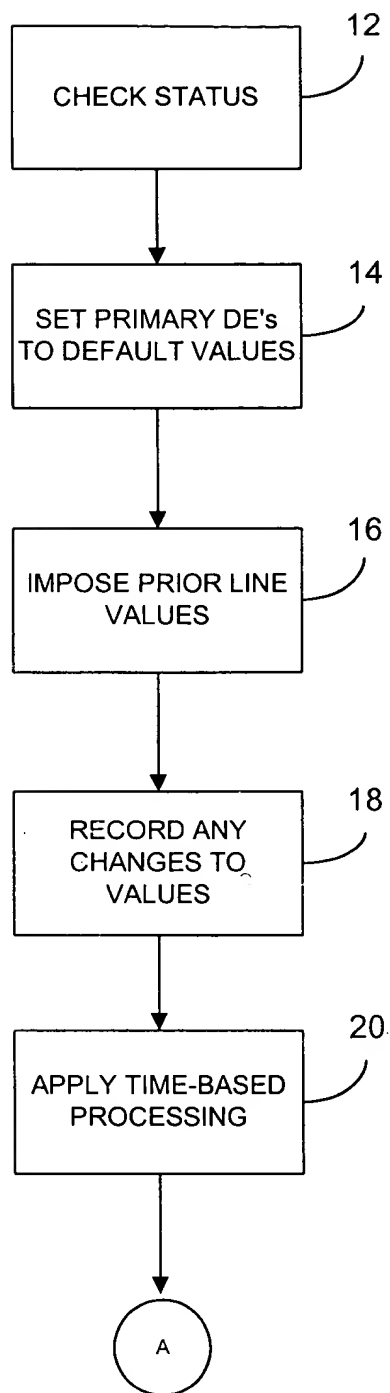


FIGURE 2(A)

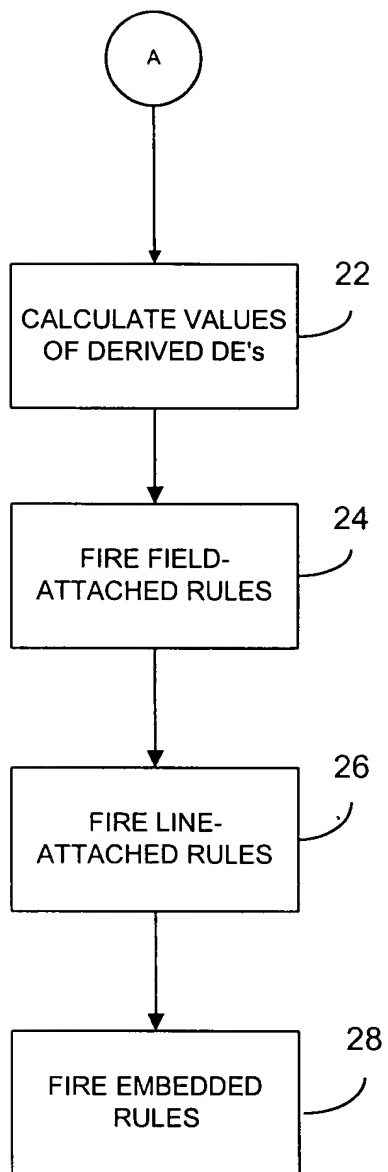


FIGURE 2(B)

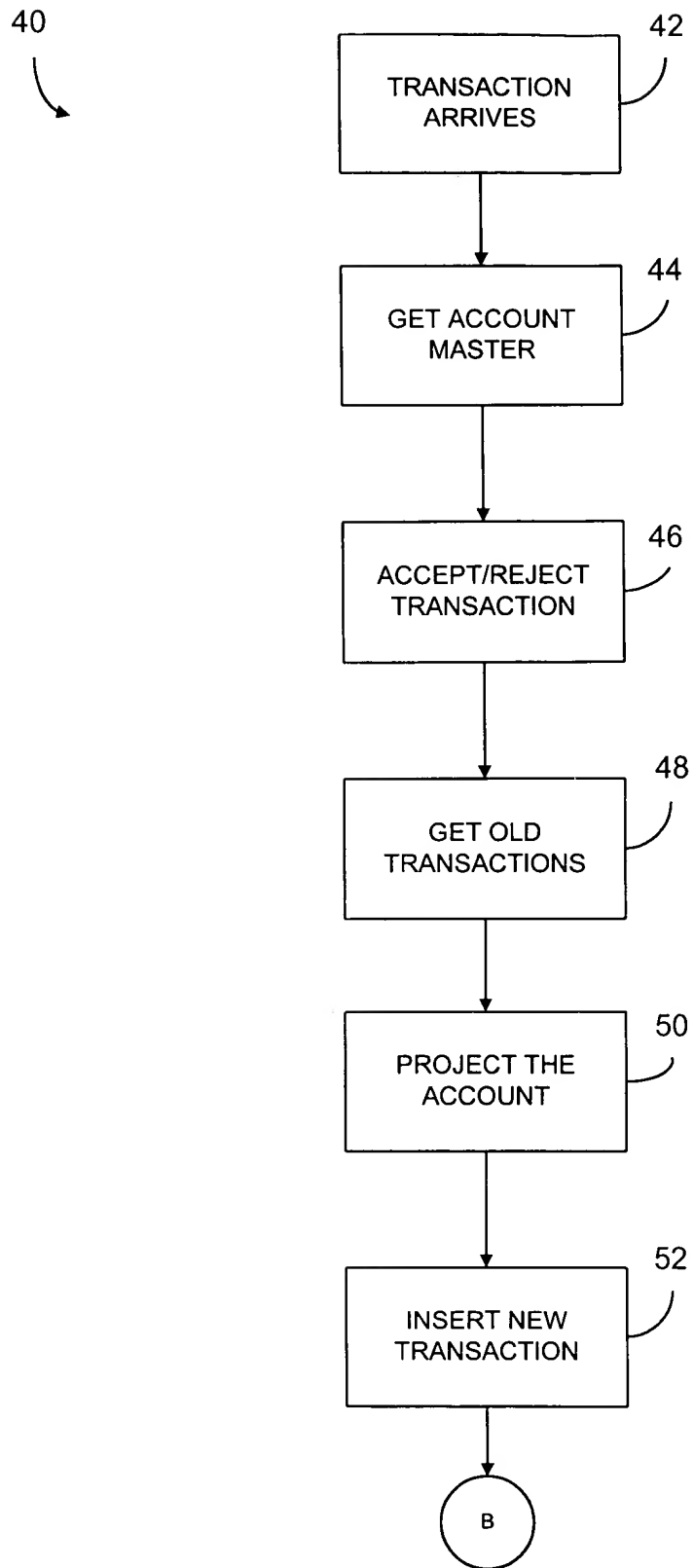


FIGURE 3(A)

FIG. 3(B) is a flowchart illustrating a process for updating account and transaction data.

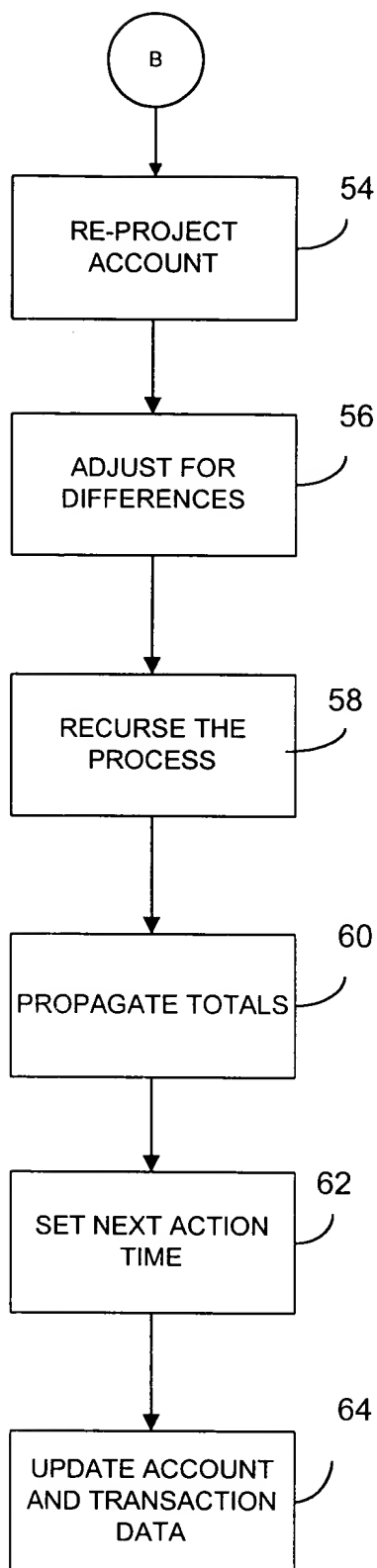


FIGURE 3(B)

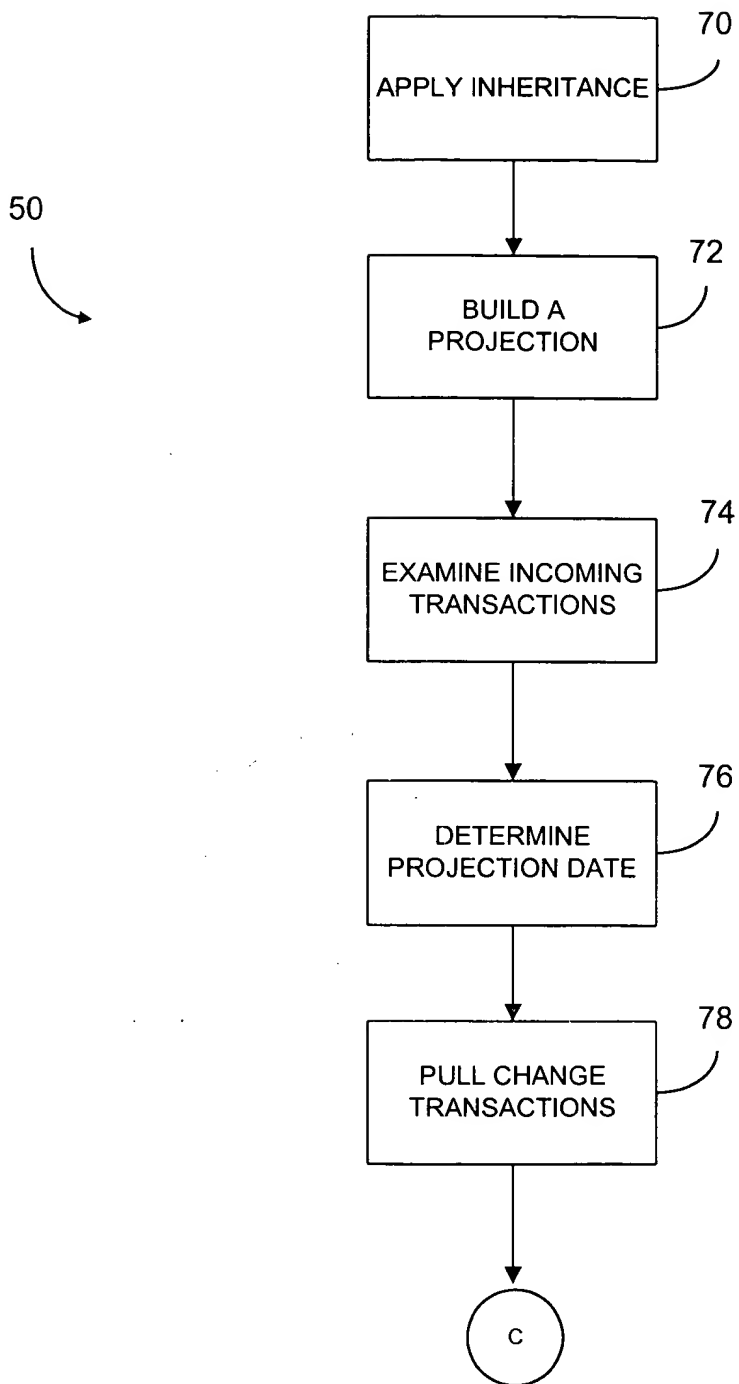


FIGURE 4(A)



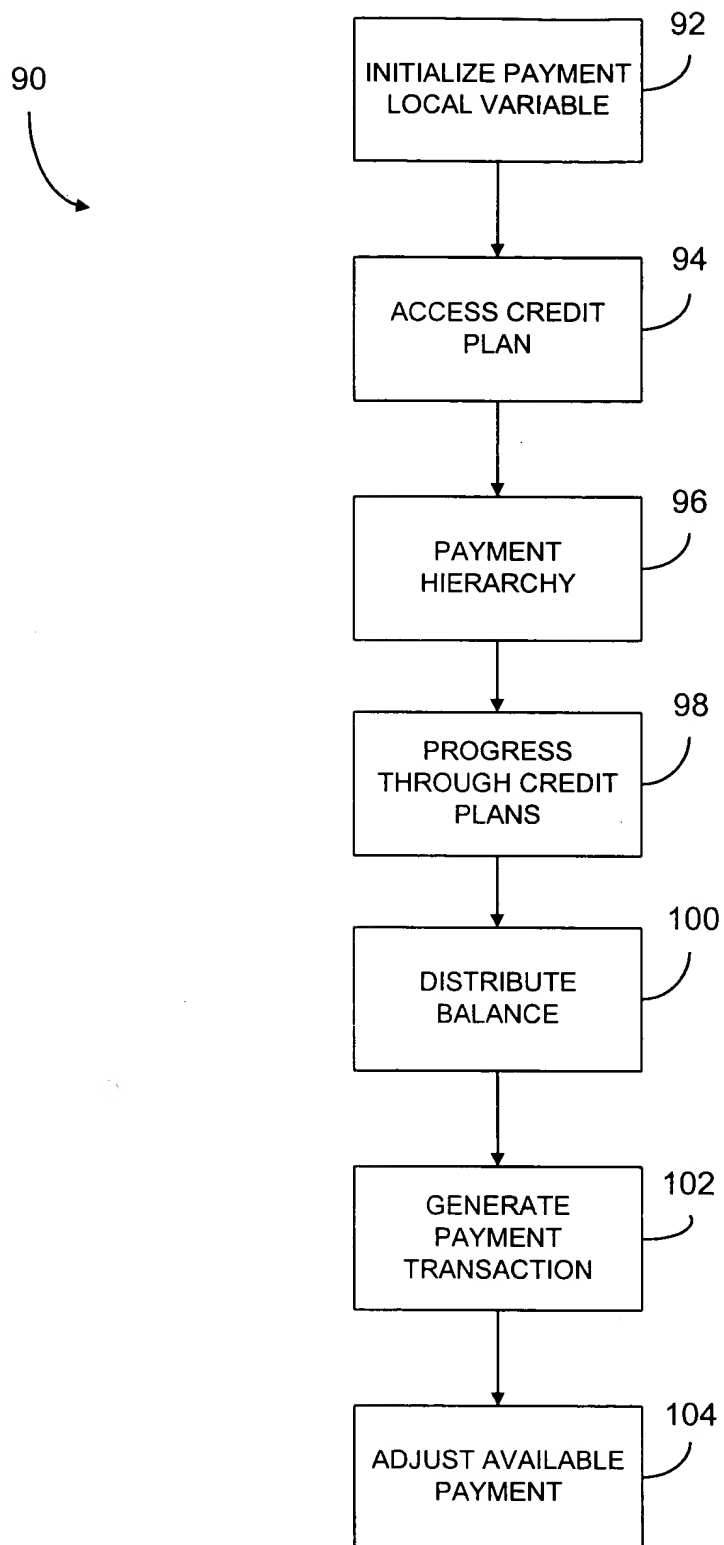


FIGURE 5



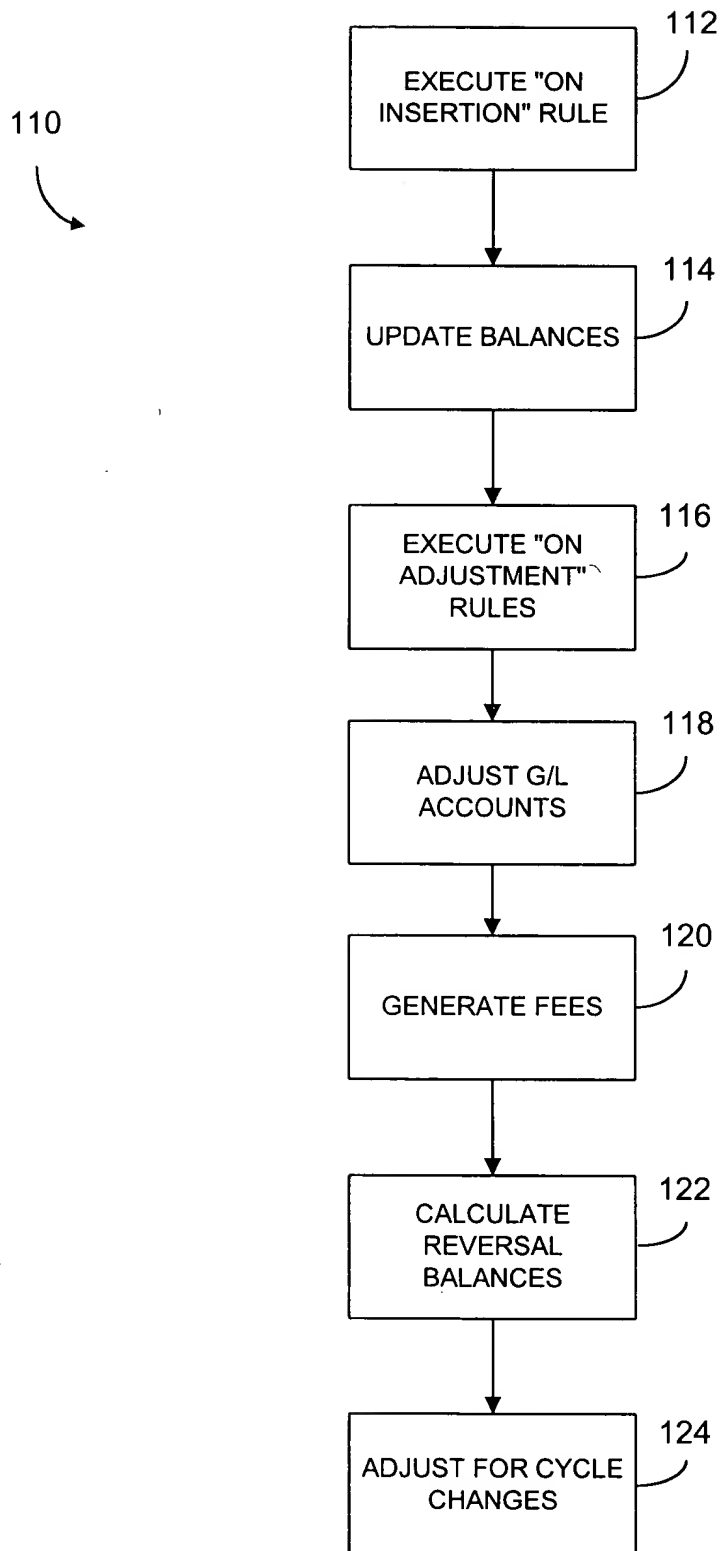


FIGURE 6